

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

THOMAS J ANDREWS
LORI L ANDREWS
Debtor(s)

Case No. 09-49619

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/31/2009.
- 2) The plan was confirmed on 03/11/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/15/2010, 08/03/2011, 01/18/2012, 05/04/2012, 09/27/2012.
- 5) The case was dismissed on 12/14/2012.
- 6) Number of months from filing to last payment: 29.
- 7) Number of months case was pending: 38.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$12,534.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$5,808.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$5,808.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,590.52
Court Costs	\$0.00
Trustee Expenses & Compensation	\$275.85
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$1,866.37

Attorney fees paid and disclosed by debtor: \$6.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASPIRE VISA	Unsecured	257.13	NA	NA	0.00	0.00
ASSOCIATED RADIOLOGISTS	Unsecured	254.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	5,702.00	5,702.00	5,702.00	3,155.93	558.02
CAPITAL ONE AUTO FINANCE	Unsecured	NA	25.46	25.46	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	487.99	511.43	511.43	0.00	0.00
EAST BAY FUNDING	Unsecured	937.78	585.52	585.52	0.00	0.00
EAST BAY FUNDING	Unsecured	NA	155.82	155.82	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	377.86	377.86	377.86	0.00	0.00
GRUNDY COUNTY COLLECTOR	Secured	227.68	227.68	227.68	227.68	0.00
GRUNDY COUNTY COLLECTOR	Unsecured	NA	355.36	355.36	0.00	0.00
HSBC BANK NEVADA	Unsecured	NA	588.58	588.58	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	172.00	273.69	273.69	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	23.00	5.32	5.32	0.00	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	109.05	NA	NA	0.00	0.00
PERSONAL FINANCE	Unsecured	747.37	1,179.35	1,179.35	0.00	0.00
PHYSICIANS SERVICES	Unsecured	804.00	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	NA	208.95	208.95	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	313.94	313.94	313.94	0.00	0.00
SFC CENTRAL BANKRUPTCY	Unsecured	360.00	300.00	300.00	0.00	0.00
SILVER CROSS HOSPITAL	Unsecured	934.50	400.00	400.00	0.00	0.00
TRIAD FINANCIAL CORP	Unsecured	4,425.74	NA	NA	0.00	0.00
WORLD ACCEPTANCE CORP	Unsecured	150.00	140.00	140.00	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$5,702.00	\$3,155.93	\$558.02
All Other Secured	\$227.68	\$227.68	\$0.00
TOTAL SECURED:	\$5,929.68	\$3,383.61	\$558.02
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$273.69	\$0.00	\$0.00
TOTAL PRIORITY:	\$273.69	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$5,147.59	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$1,866.37</u>	
Disbursements to Creditors	<u>\$3,941.63</u>	
TOTAL DISBURSEMENTS :		<u>\$5,808.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/06/2013

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.